

C L A I M S

The following is a detailed listing of all claims that are, or were, in the application. A status identifier is provided for every claim and the current text of every claim is presented, unless the claim has been cancelled.

Current amendments to the claims are expressed in the detailed listing by strikethrough or double-brackets (for deleted matter) or underlining (for added matter).

1. (Currently Amended) A method for conducting a transaction, comprising:
 - receiving information relating to a first transaction;
 - determining, by a computing device, a benefit,
 - said benefit based at least in part on said information;
 - determining a price for said benefit;
 - charging the price to a customer associated with the first transaction;and
 - applying said benefit during a second transaction.

2. (Previously Presented) The method of claim 1, further comprising at least one of the following:
 - retrieving benefit information;
 - offering said benefit for sale at said price;
 - receiving an indication of a purchase of said benefit; and
 - receiving an indication of the customer's agreement to purchase said benefit.
3. (Original) The method of claim 1, further comprising at least one of the following:
 - determining an available subsidy;
 - receiving a subsidy amount; and
 - determining a margin between a price and a subsidy amount.
4. (Original) The method of claim 1, further comprising:
 - verifying usability of said benefit during said second transaction.
5. (Original) The method of claim 1, further comprising at least one of the following:
 - providing an indication of said benefit;
 - providing an indication of said price;
 - receiving an acceptance of said benefit; and
 - imposing a penalty if a customer does not complete a specific future transaction.

6. (Original) The method of claim 1, further comprising at least one of the following:

- establishing a condition on said benefit;
- determining a condition associated with said benefit; and
- providing an indication of a condition associated with said benefit.

7. (Original) The method of claim 1, further comprising at least one of the following:

- receiving an indication of a receiver of said benefit;
- canceling said benefit;
- changing said benefit; and
- redeeming said benefit.

8. (Original) The method of claim 1, further comprising at least one of the following:

- receiving a customer identifier;
- receiving a group identifier;
- receiving a customer device identifier;
- receiving a payment identifier;
- receiving a retailer identifier;
- receiving a benefit identifier;
- receiving a service identifier; and
- receiving a product identifier.

9. (Original) The method of claim 1, further comprising at least one of the following:

- redeeming a previously determined benefit;
- receiving a request to redeem said benefit; and
- aggregating said benefit with a previously determined benefit.

10. (Original) The method of claim 1, further comprising at least one of the following:

- receiving an indication of a use of said benefit;
- reducing said benefit if said benefit is not used within a designated time period;
- receiving an indication of at least one person to whom said benefit is to be provided;
- providing said benefit; and
- arranging for said benefit to be provided.

11. (Original) The method of claim 1, wherein said determining a benefit further comprises:

- providing a list of at least two benefits.

12. (Original) The method of claim 11, wherein said determining a benefit further comprises:

- receiving an indication of a selection of one of said at least two benefits.

13. (Previously Presented) The method of claim 1, wherein said price comprises at least one of the following:
- a monetary amount;
 - a non-monetary amount;
 - a commitment from the customer to complete a designated qualifying action;
 - an agreement by the customer to complete a future transaction;
 - an agreement by the customer to purchase a product or service during said transaction;
 - an agreement by the customer to purchase a product or service at a designated retailer;
 - an agreement by the customer to purchase a product or service by a specific date;
 - an agreement by the customer to purchase a product or service within a specific period of time;
 - an agreement by the customer to accept a cross subsidy; and
 - an agreement by the customer to use a designated financial account during a future transaction.
14. (Original) The method of claim 1, further comprising:
- associating a qualifying action with said benefit.

15. (Previously Presented) The method of claim 14, wherein said qualifying action comprises at least one of the following:
- a requirement that the customer purchase at least one of an identified product;
 - a requirement that the customer purchase at least one of an identified service;
 - a requirement that the customer complete a future transaction at a designated retailer;
 - a requirement that the customer complete a future transaction by a designated time; and
 - a requirement that the customer conduct a specific future transaction.
16. (Original) The method of claim 14, further comprising:
receiving an indication of a completion of said qualifying action.
17. (Original) The method of claim 16, further comprising:
providing said benefit after receiving said indication.

18. (Previously Presented) The method of claim 1, wherein said transaction information includes at least one of the following:

- a customer identifier;
- a group identifier;
- a benefit identifier;
- a customer device identifier;
- preference information for the customer;
- credit history of the customer;
- characteristics of the customer;
- information regarding the customer's brand loyalty;
- information regarding the customer's brand indifference;
- a retailer device identifier;
- a product identifier;
- a service identifier;
- an amount of change due the customer as a result of said transaction;
- product quantity information;
- a price for a product; and
- a price for a service.

19. (Original) The method of claim 1, wherein said benefit includes at least one of the following:

- a discount off a purchase of at least one product;
- a discount off a purchase of at least one service;
- a discount off a purchase of a collection of products;
- a discount off a purchase of a collection of services;

a monetary amount dependent at least in part on when said benefit is redeemed;

a monetary amount dependent at least in part on where said benefit is redeemed;

a monetary amount dependent at least in part on who redeems said benefit;

a monetary amount dependent at least in part on how said benefit is redeemed;

a monetary amount dependent at least in part on a financial account used to redeem said benefit;

a non-monetary amount dependent at least in part on when said benefit is redeemed;

a non-monetary amount dependent at least in part on where said benefit is redeemed;

a non-monetary amount dependent at least in part on who redeems said benefit;

a non-monetary amount dependent at least in part on how said benefit is redeemed;

a non-monetary amount dependent at least in part on a financial account used to redeem said benefit;

a discount off any purchase made at a designated retailer;

a rebate;

a guarantee of a maximum price for a product;

a guarantee of a maximum price for a service;

a guarantee of a maximum total price for a collection of products;

a guarantee of a maximum total price for a collection of services;

a guarantee of a price for a product purchased during a second transaction;

a guarantee of a price for a service purchased during a second transaction;

a guarantee of a total price for a collection of products purchased during a second transaction;

a guarantee of a total price for a collection of services purchased during a second transaction;

a multiplier of a previously determined benefit; and

an aggregator of at least two previously provided benefits.

20. (Previously Presented) The method of claim 1, wherein said information relating to the first transaction is received by at least one of the following:

the customer;

a customer device;

a controller;

a retailer; and

a retailer device.

21. (Previously Presented) The method of claim 1, wherein said information relating to the first transaction is received from at least one of the following:

- the customer;
- a customer device;
- a controller;
- a retailer; and
- a retailer device.

22. (Original) The method of claim 1, wherein said price is based at least in part on at least some of said information relating to said first transaction.

23. (Previously Presented) The method of claim 1, wherein said benefit is based at least in part on at least one of the following:

- a customer identifier;
- a group identifier;
- a benefit identifier;
- preference information for the customer;
- credit history of the customer;
- a characteristic of the customer;
- customer demographic information;
- a history of the customer at a retailer;
- information regarding the customer's brand loyalty;
- information regarding the customer's brand indifference;
- a product;

- a service;
- a previously determined benefit;
- a previously determined but unredeemed benefit;
- a previously determined price for a previously determined benefit;
- a total of a plurality of previously determined benefits;
- a quantity of a product in inventory;
- a subsidy amount;
- brand-loyalty of the customer;
- brand-indifference of the customer;
- an amount of change due a customer as a result of said transaction;
- product quantity information;
- a price for a collection of products;
- a price for a collection of services;
- a price for a product; and
- a price for a service.

24. (Previously Presented) The method of claim 1, further comprising:
providing a receipt to the customer.

25. (Original) The method of claim 24, wherein said receipt includes at
least one of the following:

- a customer identifier;
- a benefit identifier;
- a group identifier;
- a transaction identifier;
- a product identifier;

a service identifier;
a payment identifier;
a retailer identifier;
a code indicative of said benefit;
indicia indicative of said benefit;
indicia indicative of a condition associated with said benefit;
indicia indicative of a qualifying action associated with said benefit;
a code indicative of said price;
indicia indicative of said price;
said price;
said benefit; and
at least part of said information relating to said first transaction.

26. (Original) The method of claim 1, wherein said benefit is transferable.
27. (Original) The method of claim 1, wherein said benefit can be shared by a plurality of people.
28. (Original) The method of claim 1, wherein said benefit cannot be applied during said first transaction.
29. (Cancelled)

30. (Currently Amended) A method for conducting a transaction, comprising:

receiving transaction information;

determining, by a computing device, a benefit and a qualifying action associated with said benefit, said benefit based at least in part on said transaction information;

determining a price for said benefit;

selling said benefit at said price to a customer associated with the transaction information; and

applying said benefit during a future transaction.

31. (Original) The method of claim 30, further comprising:

verifying usability of said benefit during said future transaction.

32. (Previously Presented) The method of claim 30, further comprising at least one of the following:

providing an indication of said benefit;

providing an indication of said price;

receiving an acceptance of said benefit; and

imposing a penalty if the customer does not complete a specific transaction.

33. (Original) The method of claim 30, further comprising at least one of the following:

- determining an available subsidy;
- receiving a subsidy amount; and
- determining a margin between a price and a subsidy amount.

34. (Original) The method of claim 30, further comprising at least one of the following:

- providing an indication of said benefit;
- providing an indication of said price;
- receiving an acceptance of said benefit; and
- imposing a penalty if a customer does not complete a specific transaction.

35. (Original) The method of claim 30, further comprising at least one of the following:

- establishing a condition on said benefit;
- determining a condition associated with said benefit; and
- providing an indication of a condition associated with said benefit.

36. (Original) The method of claim 30, further comprising at least one of the following:

- receiving an indication of a receiver of said benefit;
- canceling said benefit;
- changing said benefit; and
- redeeming said benefit.

37. (Original) The method of claim 30, further comprising at least one of the following:

- receiving a customer identifier;
- receiving a benefit identifier;
- receiving a group identifier;
- receiving a customer device identifier;
- receiving a payment identifier;
- receiving a retailer identifier;
- receiving a service identifier; and
- receiving a product identifier.

38. (Original) The method of claim 30, further comprising at least one of the following:

- redeeming a previously determined benefit;
- receiving a request to redeem said benefit;
- providing said benefit; and
- arranging for said benefit to be provided.

39. (Original) The method of claim 30, further comprising at least one of the following:

- reducing said benefit if said benefit is not used within a designated time period; and
- aggregating said benefit with a previously provided benefit.

40. (Original) The method of claim 30, further comprising at least one of the following:

receiving an indication of at least one person to whom said benefit is to be provided;

receiving an indication of a use of said benefit; and

providing a list of at least two benefits.

41. (Previously Presented) The method of claim 30, wherein said qualifying action comprises at least one of the following:

a requirement that the customer purchase at least one of an identified product;

a requirement that the customer purchase at least one of an identified service;

a requirement that the customer complete a future transaction at a designated retailer;

a requirement that the customer complete a future transaction by a designated time; and

a requirement that the customer conduct a specific future transaction.

42. (Original) The method of claim 30, further comprising:

receiving an indication of a completion of said qualifying action.

43. (Original) The method of claim 42, further comprising:

providing said benefit after receiving said indication.

44. (Original) The method of claim 42, further comprising:
arranging for said benefit to be provided after receiving said
indication.
45. (Original) The method of claim 30, wherein said benefit can be
shared by a plurality of people.
46. (Original) The method of claim 30, wherein said benefit can only be
applied during a future transaction.
47. (Currently Amended) A method for conducting a transaction,
comprising:
conducting a transaction for a purchase of a first service;
determining, by a computing device, a benefit during said transaction,
said benefit associated with a future purchase of a second service and having
an associated price;
providing, to a customer associated with the transaction, said benefit
at said price during said transaction, thereby charging the price to the
customer; and
applying said benefit during said future purchase.
48. (Original) The method of claim 47, wherein said second service is
substantially similar to said first service.

49. (Currently Amended) A method for conducting a transaction, comprising:

conducting a transaction for a purchase of a first product;

determining, by a computing device, a benefit during said transaction, said benefit associated with a future purchase of a second product and having an associated price;

providing, to a customer associated with the transaction, said benefit at said price during said transaction, thereby charging the price to the customer; and

applying said benefit during said future purchase.

50. (Original) The method of claim 49, wherein said second product is substantially similar to said first product.

51. (Currently Amended) A method for conducting a transaction, comprising:

receiving information relating to a first transaction;

determining, by a computing device, a benefit, said benefit based at least in part on said information and having an associated price;

providing, to a customer associated with the first transaction, said benefit at said price during said first transaction, thereby charging the price to the customer; and

applying said benefit during a second transaction, wherein said benefit is applicable by the customer during said second transaction only if said customer has completed a qualifying action associated with said benefit.

52. (Currently Amended) A method for conducting a transaction, comprising:

receiving information relating to a first transaction;

determining, by a computing device, a benefit, said benefit based at least in part on said information and having an associated price;

selling, to a customer associated with the first transaction, said benefit at said price during said first transaction, thereby charging the price to the customer; and

applying said benefit during a second transaction, wherein said benefit is applicable by the customer during said second transaction only if at least one of a designated product or service is purchased during said second transaction.

53. (Currently Amended) A method for conducting a transaction, comprising:

receiving information associated with a first transaction;

establishing, by a computing device, a benefit having a first price;

selling, to a customer associated with the first transaction, said benefit for said first price during said first transaction, thereby charging the first price to the customer; and

applying said benefit during a second transaction.

54 – 58 Cancelled)

59. (Currently Amended) A method for conducting a transaction, comprising:

 determining at least one product being purchased by a customer during a first transaction;

 determining a price for said at least one product being purchased during said first transaction;

 offering, via a computing device, said customer an opportunity to purchase said at least one product during a second transaction at said price;

 receiving an acceptance of said offer from said customer;

 receiving, from said customer, a payment for the opportunity; and

 allowing said customer to purchase said product during said second transaction for said price.

60. (Original) The method of claim 59, further comprising:

 providing said customer a benefit identifier associated with said at least one product.

61. (Original) The method of claim 60, further comprising:

 receiving said benefit identifier during said second transaction.

62. (Original) The method of claim 61, further comprising:

 determining a benefit based on said benefit identifier.

63. (Currently Amended) A method for conducting a transaction, comprising:

determining, via a computing device, at least one product being purchased by a customer during a first transaction;

determining, via the computing device, a price for said at least one product being purchased during said first transaction;

providing said customer a benefit during said first transaction, wherein said benefit allows said to purchase said at least one product during a second transaction at said price;

charging said customer for a cost of the benefit; and

allowing said customer to purchase said product during said second transaction for said price.

64. (Currently Amended) A method for conducting a transaction, comprising:

determining, via a computing device, at least one product being purchased by a customer during a first transaction;

determining, via the computing device, a first price for said at least one product being purchased during said first transaction;

providing said customer a benefit for a second price during said first transaction, wherein said benefit allows said to purchase said at least one product during a second transaction at said first price;

charging the second price for the benefit to the customer; and

allowing said customer to purchase said product during said second transaction for said first price.

65 – 80 (Cancelled)

81. (Currently Amended) A method comprising:

determining, via a computing device, a first price for which a first unit of a product is being purchased as part of a first transaction at a point of sale terminal;

determining, via the computing device, a benefit, in which the benefit comprises a guarantee that no more than the first price for a second unit of the product will be charged if the second unit of the product is purchased as part of a second transaction;

outputting, at the point of sale terminal, an offer to sell the benefit for a second price; and

charging a customer that is purchasing the first unit of the product for the second price if the customer accepts the offer.

82. (Previously Presented) The method of claim 81, further comprising:

outputting, to the customer, a document that entitles the customer to be charged the first price for a second unit of the product.

83. (Previously Presented) The method of claim 82, further comprising:

receiving the document from the customer during a second transaction.

84. (Previously Presented) The method of claim 83, further comprising:
determining a current shelf price for the second unit of the product;
and

charging the customer, for the second unit of the product, the lesser of
the current shelf price and the first price.

85. (Currently Amended) A method comprising:

determining, via a computing device, a purchase total for a first
transaction being conducted at a point of sale terminal, the transaction
including a plurality of products;

determining, via the computing device, a benefit, in which the benefit
comprises a guarantee that an amount that is not greater than the purchase
total will be charged for the plurality of products during a second
transaction;

outputting, at the point of sale terminal, an offer to sell the benefit for
a price; and

charging the price to a customer participating in the first transaction if
the customer accepts the offer.

86. (Currently Amended) A method comprising:

- determining, via a computing device, a purchase total for a first transaction being conducted at a point of sale terminal;
- determining, via the computing device, an amount of savings received by a customer participating in the first transaction;
- determining a benefit, in which the benefit comprises a guarantee that no less than the savings will be received by the customer during a second transaction;
- outputting, at the point of sale terminal, an offer to sell the benefit for a price; and
- charging the price to the customer if the customer accepts the offer.

87. (Previously Presented) The method of claim 86, wherein the guarantee comprises a guarantee that no less than the savings will be received by the customer during a second transaction if the customer purchases the same products in the second transaction as are included in the first transaction.